

**EXHIBIT 1**

**Calls to or from this company may be monitored or recorded for quality assurance.**



507 Prudential Road, Horsham, PA 19044

**1-888-217-9861  
OFFICE HOURS:  
8AM-9PM MON THRU THURSDAY  
8AM-5PM FRIDAY  
8AM-12PM SATURDAY  
Feb 17, 2010**

1389

HZ0629  
LUCINDA GOTTSCHALK  
5320 SADDLE RIDGE TRL  
MAPLE PLAIN MN 55359-9413

CREDITOR: AMERICAN EXPRESS (US)  
CREDITOR'S ACCOUNT #: 2007  
REGARDING:  
CURRENT BALANCE DUE: \$2327.52

Please be advised that we have been requested by AMERICAN EXPRESS (US) to assist them in the collection of the amount set forth above.

You may contact us at 1-888-217-9861 if you have any questions or if you would like to discuss this matter further.

You may also make payment by visiting us online at [www.ncofinancial.com](http://www.ncofinancial.com). Your unique registration code is CHZ06290-73BF3A. To receive future notices for the account(s) by e-mail, visit [www.ncofinancial.com](http://www.ncofinancial.com) for details.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will obtain verification of the debt or obtain a copy of a judgement and mail you a copy of such judgement or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This is a communication from a debt collector.

PLEASE RETURN THIS PORTION WITH YOUR PAYMENT (MAKE SURE ADDRESS SHOWS THROUGH WINDOW)

THIS COLLECTION AGENCY IS LICENSED BY THE  
MINNESOTA DEPARTMENT OF COMMERCE

<u>Our Account #</u>	<u>Current Balance Due</u>
HZ0629	\$ 2327.52
LUCINDA GOTTSCHALK	
<u>Payment Amount</u>	<input type="text"/>

\$

**Check here if your address or phone number has changed and provide the new information below.**

**Make Payment To:**

NCO FINANCIAL SYSTEMS  
PO BOX 15773  
WILMINGTON DE 19850-5773

NCOP K  
1389

010700HZ0629200000007000000000002327523

**EXHIBIT 2**

**MARSO AND MICHELSON, P.A.**

**ATTORNEYS AT LAW**

3101 Irving Avenue South

Minneapolis, Minnesota 55408

(612) 821-4817

Facsimile (612) 821-4826

Web Site [www.marsomichelson.com](http://www.marsomichelson.com)

E-Mail [bmichelson@marsomichelson.com](mailto:bmichelson@marsomichelson.com)

**WILLIAM C. MICHELSON**

**PAUL F. MARSO\***

**PATRICK L. HAYES**

\*ALSO LICENSED TO PRACTICE IN WISCONSIN

Legal Assistants

**MONIQUE C. RERAT**

**PAUL T. MOOSBRUGGER**

March 9, 2010

**CERTIFIED MAIL ARTICLE  
NO. 7009 2250 0003 1032 4275**

NCO Financial Systems Inc.  
507 Prudential Road  
Horsham, PA 19044

Re: Lucinda Gottschalk  
American Express Co.  
Account No. 2007

Dear Madam or Sir:

Enclosed please find a copy of a letter dated February 17, 2010 which was mailed directly to my client, Lucinda Gottschalk. Please be advised that I have been retained to represent her regarding this matter and for litigation purposes. Please be further advised that my client disputes this debt and requests verification of it. Please provide copies of all credit card disclosure statements that were provided to my client as required by the Truth-In-Lending Act, the date that such disclosure statements were delivered to her and the method of their delivery. I have corresponded with American Express, United Recovery Systems, LP and MRS Associates, Inc. about this matter. Enclosed herein please find a copy of a letter dated September 9, 2009 which I wrote to MRS Associates, Inc. which enclosed my letters to United Recovery Systems, LP and to American Express about this account. What information does NCO Financial Systems Inc. have regarding my representation of Ms. Gottschalk? Also, under no circumstances should you again contact my client directly.

Please correspond with me. Should you contact my office by telephone, due the high volume of telephone calls from my clients' debt collectors, I may not be able to return your telephone call. If you do contact me by telephone, be prepared to leave a message for me including your full name, my client's name, your telephone number with extension or your direct telephone line, your reference number, the last four digits of the original account number and the original creditor's name. In any event, if you leave a message for me and I do not contact you by telephone, do not contact my client directly under any circumstances. Thank you.

Page 2

March 9, 2010

Re: Lucinda Gottschalk  
American Express Co.  
Account No. 2007

Very truly yours,



William C. Michelson

WCM/mr

Encl

cc: Ms. Lucinda Gottschalk  
American Express, Certified Mail Article  
No. 7009 2250 0003 1032 4282

DEPT 07  
WILMINGTON, DE 19850-5760



# NCO FINANCIAL SYSTEMS INC

507 Prudential Road, Horsham, PA 19044

Calls to or from this company may be monitored  
or recorded for quality assurance.

1-888-217-9861  
OFFICE HOURS:  
8AM-9PM MON THRU THURSDAY  
8AM-5PM FRIDAY  
8AM-12PM SATURDAY  
Feb 17, 2010

1369

 HZ0629

LUCINDA GOTTSCHALK  
5320 SADDLE RIDGE TRL  
MAPLE PLAIN MN 55359-9413

CREDITOR: AMERICAN EXPRESS (US)  
CREDITOR'S ACCOUNT #: 2007  
REGARDING: CID303689817015USD  
CURRENT BALANCE DUE: \$2327.52

Please be advised that we have been requested by AMERICAN EXPRESS (US) to assist them in the collection of the amount set forth above.

You may contact us at 1-888-217-9861 if you have any questions or if you would like to discuss this matter further.

You may also make payment by visiting us online at [www.ncofinancial.com](http://www.ncofinancial.com). Your unique registration code is CHZ06290-73BF3A. To receive future notices for the account(s) by e-mail, visit [www.ncofinancial.com](http://www.ncofinancial.com) for details.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will obtain verification of the debt or obtain a copy of a judgement and mail you a copy of such judgement or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

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THIS COLLECTION AGENCY IS LICENSED BY THE  
MINNESOTA DEPARTMENT OF COMMERCE

Our Account #	Current Balance Due
HZ0629	\$ 2327.52

LUCINDA GOTTSCHALK  
Payment Amount



\$

Check here if your address or phone number has changed and provide the new information below.

Make Payment To:



NCO FINANCIAL SYSTEMS  
PO BOX 15773  
WILMINGTON DE 19850-5773

NCOP K  
1389

010700HZ06292000000070000000002327523

**MARSO AND MICHELSON, P.A.**

**ATTORNEYS AT LAW**

3101 Irving Avenue South

Minneapolis, Minnesota 55408

(612) 821-4817

Facsimile (612) 821-4826

Web Site [www.marsomichelsonharrigan.com](http://www.marsomichelsonharrigan.com)

E-Mail pa@marsomichelsonharrigan.com

**WILLIAM C. MICHELSON**

**PAUL F. MARSO\***

\*ALSO LICENSED TO

PRACTICE IN WISCONSIN

Legal Assistant

**MONIQUE C. RERAT**

Law Clerk

**PATRICK L. HAYES**

September 9, 2009

**CERTIFIED MAIL ARTICLE  
NO. 7008 2810 0000 1786 2084**

MRS Associates, Inc.  
701 Brookside Plaza Drive  
Westerville, OH 43081

Re: Lucinda Gottschalk  
American Express Co.  
Account No. 2007  
MRS Account No. 29269

Dear Madam or Sir:

Enclosed please find a copy of a letter dated August 17, 2009 which was mailed directly to my client, Lucinda Gottschalk. Please be advised that I have been retained to represent her regarding this matter and for litigation purposes. Please be further advised that my client disputes this debt and requests verification of it. Please provide copies of all credit card disclosure statements that were provided to my client as required by the Truth-In-Lending Act, the date that such disclosure statements were delivered to her and the method of their delivery. I have corresponded with American Express and United Recovery Systems, LP about this matter. Enclosed herein please find a copy of a letter dated June 24, 2009 which I wrote to United Recovery Systems, LP which encloses a copy of the January 30, 2009 letter I wrote to American Express about this account. What information does MRS Associates, Inc. have regarding my representation of Ms. Gottschalk? Also, under no circumstances should you again contact my client directly.

Please correspond with me. Should you contact my office by telephone, due the high volume of telephone calls from my clients' debt collectors, I may not be able to return your telephone call. If you do contact me by telephone, be prepared to leave a message for me including your full name, my client's name, your telephone number with extension or your direct telephone line, your reference number, the last four digits of the original account number and the original creditor's name. In any event, if you leave a message for me and I do not contact you by telephone, do not contact my client directly under any circumstances. Thank you.

Page 2

September 9, 2009

Re: Lucinda Gottschalk  
American Express Co.  
Account No. 2007  
MRS Account No. 29269

Very truly yours,



William C. Michelson

WCM/mr

Encl

cc: Ms. Lucinda Gottschalk  
American Express, Certified Mail Article  
No. 7008 2810 0000 1786 2091



**Office Handling Your Account:**  
MRS Associates, Inc.  
701 Brookside Plaza Dr.  
Westerville OH 43081  
888-491-5170

**Office Hours:**  
Monday - Thursday 8am - 9pm ET  
Friday 8am - 5pm ET  
Saturday 8am - 12pm ET

RE: American Express

CREDITOR ACCT#:

2007

MRS ACCT#:

August 17, 2009

Dear LUCINDA GOTTSCHALK,

The above referenced client has placed your account with our office for collection. This decision was made due to your continued failure to meet your contractual obligation.

If the debt is not in dispute, then you have an important decision to make: honor your contractual obligation and receive significant positive benefits from satisfying the debt or continue not honoring your contractual obligation and continue to face the possibility of negative consequences. The negative consequences are determined by the terms and conditions of your contract, the applicable laws in your state, and our client's willingness to incur additional costs and expenses.

Clearly our client would prefer to work with you than against you, however, the decision to proceed with further collection activity is determined by you and your willingness to honor your commitment.

**IMPORTANT CONSUMER INFORMATION**

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Sincerely,

MRS ASSOCIATES INC.  
888-491-5170

**MINNESOTA RESIDENTS:**

This collection agency is licensed by the Minnesota Department of Commerce.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

This communication is from a debt collection agency.

**MARSO AND MICHELSON, P.A.**

**ATTORNEYS AT LAW**

3101 Irving Avenue South

Minneapolis, Minnesota 55408

(612) 821-4817

Faxsimile (612) 821-4826

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E-Mail pa@marsomicheelsonharrigan.com

**WILLIAM C. MICHELSON**

**PAUL F. MARSO\***

\*ALSO LICENSED TO

PRACTICE IN WISCONSIN

Legal Assistant  
**MONIQUE C. RERAT**

Law Clerk  
**PATRICK L. HAYES**

June 24, 2009

**CERTIFIED MAIL ARTICLE**  
**NO. 7008 2810 0001 1785 9299**

United Recovery Systems, LP  
P.O. Box 722929  
Houston, TX 77272-2929

Re: Lucinda Gottschalk  
American Express Co.  
Account No. 2007  
URS No.

Dear Madam or Sir:

Enclosed please find a copy of a letter dated June 3, 2009 which was mailed directly to my client, Lucinda Gottschalk. Please be advised that I have been retained to represent her regarding this matter and for litigation purposes. Please be further advised that my client disputes this debt and requests verification of it. Please provide copies of all credit card disclosure statements that were provided to my client as required by the Truth-In-Lending Act, the date that such disclosure statements were delivered to her and the method of their delivery. I have letter dated January 30, 2009 which I wrote to American Express about this account. What information does United Recovery Systems, LP have regarding my representation of Ms. Gottschalk? Also, under no circumstances should you again contact my client directly. Thank you.

Very truly yours,



William C. Michelson

WCM/mr

Encl

cc: Ms. Lucinda Gottschalk  
American Express, Certified Mail Article  
No. 7008 2810 0001 1785 9282



**MARSO, MICHELSON & HARRIGAN, P.A.**  
ATTORNEYS AT LAW  
3101 Irving Avenue South  
Minneapolis, Minnesota 55408  
(612) 821-4817  
Facsimile (612) 821-4826  
Website [www.marsomichelsoonharrigan.com](http://www.marsomichelsoonharrigan.com)  
E-Mail pa@marsomichelsoonharrigan.com

**THOMAS G. HARRIGAN**  
**WILLIAM C. MICHELSON**  
**PAUL R. MARSO\***  
\*ALSO LICENSED TO  
PRACTICE IN WISCONSIN

Legal Assistant  
**MONIQUE C. RERAT**  
Law Clerk  
**PATRICK L. HAYES**

January 30, 2009

**CERTIFIED MAIL ARTICLE**  
**NO. 7008 1140 0001 0688 8224**

American Express  
Box 0001  
Los Angeles, CA 90096-8000

Re: Cindi K. Gottschalk  
Account Number 2007  
Alleged Balance: \$2,339.35

Dear Madam or Sir:

Enclosed herewith please find a copy of a statement which was mailed to my client, Cindi K. Gottschalk. Please be advised that I have been retained to represent her regarding this matter and for the purpose of negotiating reduced payments of her debts and for litigation purposes. Please be further advised that my client disputes this debt and requests verification of it, including copies of all disclosure statements sent to her, if any, the dates such disclosures were provided, and the method of their delivery. Ms. Gottschalk and her husband have over \$457,000.00 of unsecured debt. Nonetheless, Ms. Gottschalk is willing to pay 10% of the alleged current balance, \$233.94, in full settlement of the account. Please advise.

Because I represent Ms. Gottschalk regarding this matter, any further contact regarding this matter must be made directly with me and not with my client. Should this matter be referred to a debt collection agency or collection attorney, please advise that agency or attorney to which or to whom the account is referred that this law firm represents Cindi K. Gottschalk regarding this matter and said agency or attorney should contact this law firm and not my client. This letter should be considered part of the collection file and must be shared with any collection agency or attorney that receives this account for collection in the future.

Page 2

January 30, 2009

Re: Cindi K. Gottschalk

Account Number

2007

Alleged Balance: \$2,339.35

Very truly yours,



William C. Michelson

WCM/mr

cc:

cc: Ms. Cindi K. Gottschalk

12/11/08

Available Credit Line \$	130.83	Cash Advance Limit \$	0.00
Periodic Rate %	0.0520%	Annual Percentage Rate %	13.97%

**AMERICAN EXPRESS CREDIT CARD PAYMENT NOTICE**

Your payment of \$26.97 plus your cash advance of \$0.00

For more information about your account or to pay your bill online, please see the American Express website on this page.

**ACTIVITY**

New Account for CINDI K GOTTSCHALK

12/10/08 Periodic Payment

**Total Other Advances**

26.97

26.97

Finance charges	Average Daily Balance \$	Daily Periodic Rate	Actual ANNUAL PERCENTAGE RATE	Nominal ANNUAL PERCENTAGE RATE	Periodo FINANCE CHARGE \$
Purchases	2,347.39	0.0363%	13.97%	13.99%	26.97
Cash Advances	0.00	0.0520%	0.00%	18.99%	0.00

Certain of the periodic rates and APRs above may be variable. Those rates may vary based upon the prime rate identified in the Wall Street Journal, as described in your Cardmember Agreement as currently in effect.

Please fold on the perforation below, detach and return with your payment  
Do not staple or use paper clips

**Payment Coupon**Account Number  
3717-436997-42007Payment Due Date  
12/30/08To Pay by Computer, visit:  
[americanexpress.com/pbo](http://americanexpress.com/pbo)Enter account number on  
all documents.  
Make check payable to  
American Express.See Finance Charge  
Explanation reverse side for  
a description of when  
Finance Charges are not assessed  
on Purchases.Check here if your address  
or phone number has  
changed. Note changes on  
reverse side.

Mail Payment

3308

AMERICAN EXPRESS  
BOX 0001  
LOS ANGELES CA 90096-8000

Printed on  
Recycled Paper

**EXHIBIT 3**

**SENDER: COMPLETE THIS SECTION**

- Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits. *Gottschalk*

1. Article Addressed to:

NCO financial Systems Inc.  
 507 Prudential Road  
 Horsham, PA 19044

2. Article Number  
*(Transfer from service label)*

7009 2250 0003 1032 4275

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

*X*
 Agent  
 Addressee
 

B. Received by (Printed Name)

C. Date of Delivery

3/16

D. Is delivery address different from item 1?  Yes  
 If YES, enter delivery address below:  No

## 3. Service Type

<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.

4. Restricted Delivery? (Extra Fee)

 Yes

**EXHIBIT 4**

